



# LIFE LONG INSURANCE

## KEY FEATURES

**This document is a summary of the product benefits, you must use this alongside the product booklet.**

Irish Life's Life Long Insurance is a guaranteed whole of life protection plan, designed to provide a lump sum benefit, to help protect your dependents or estate in the event of your death.

The payments you make will be fixed throughout your life. Life Long Insurance is designed to provide protection for you throughout your life.

## WHAT BENEFITS ARE AVAILABLE?

### LIFE COVER

This pays your dependents a lump sum if you die. The maximum cover is €10 million for level cover and €5 million for indexing cover.

## ADDITIONAL BENEFITS

In addition to the expected plan benefits, Irish Life's Life Long Insurance can also provide you with a range of additional benefits:

### CHILDREN'S COVER

Where you take out life cover, each of your children under 21 years of age are automatically covered for €6,000 life cover (for as long as you are covered).

### ACCIDENTAL DEATH BENEFIT

This is a temporary automatic benefit, available when you take out life cover. We will pay the death benefit (to a maximum of €150,000) if you die as a result of an accident. It covers you from the time we receive your filled-in application form, until any one of the following happens:-

- we accept your application;
- we offer special terms;
- we refuse your application;
- we postpone your application; or
- 30 days have passed; whichever is earlier.

The benefit is subject to a maximum entry age of 64. Once we have accepted you for life cover this benefit will stop and your regular life cover starts.

### GUARANTEED INSURABILITY

A new plan for up to the lower of €100,000 or 50% of the original cover amount can be set up without any information about your health, prior to age 65, where you get married, have a child or your beneficiaries' Inheritance Tax liability increases. This option can only be availed of twice.

### TERMINAL ILLNESS

If you are diagnosed as having a terminal illness, we will pay out the full benefit straight away.

## OPTIONAL BENEFITS

Irish Life's Life Long Insurance can also provide you with the following optional benefit:

### INFLATION PROTECTION (INDEXATION)

This allows you to increase your cover yearly to keep in line with the cost of living. At present cover increases by 5% each year, while your payments increase by 8% each year.

**Acceptance Terms and Conditions apply to all of the benefits. You must keep up payments to remain on cover.**

## Why choose Irish Life?



As Ireland's leading life insurance provider (based on market share 2014) we have been looking after families in Ireland for **OVER 75 YEARS**



The amount of customers we have in Ireland...  
**1 MILLION**



The amount paid out in claims on average each week in 2014...  
**€4 MILLION**



We aim for the highest quality customer service through our Dundalk-based customer service team and our **24/7 online service**



Irish Life is now part of the Great-West Lifeco group of companies, **one of the world's leading life assurance organisations**

LifeCare services come as standard on a range of new life insurance plans and offer you the following, at no extra cost.



### MEDCARE

A medical second opinion service provided by MediGuide



### NURSECARE

Two confidential medical helpline services provided by Intana Assist



### CLAIMSCARE

A dedicated claims assessor and access to post claim counselling services

LifeCare gives you access to services provided by other companies which are independent from Irish Life, at no extra cost. LifeCare services are only available when you start a new Term Life Insurance, Mortgage Life Insurance, Life Long Insurance, Pension Life Insurance or Income Insurance plan with Irish Life. LifeCare services are not designed to replace the advice provided by your doctor or health professional. The services are currently available but may vary or be withdrawn in the future.

We may refuse to pay a claim if you have given incorrect information or you did not tell us something that would have affected our assessment of your application when you first took out the plan.

